

Docket No. CITI0087



PATENT

[Handwritten signatures and initials]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. Kawan, et al.

Group Art Unit: 3624

U.S. Serial No.: 09/276,823

Examiner: Bashore, A

Filed: March 26, 1999

For: SYTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING
VALUE-STORING APPLICATIONS

RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
2011 South Clark Place
Customer Window, Mail Stop Non-Fee Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

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GROUP 3600

Sir:

Responsive to the Office Action mailed February 10, 2003, the undersigned representative respectfully requests reconsideration of the application in light of the following amendments and remarks.